funding and therefore heartily concur with the proposal for a 5-year extension of the programs authorized under the National Defense Education Act of 1958, the Higher Education Act of 1963, the Higher Education Act of 1965 and National Vocational Student Loan Act of 1965. If year-in-advance funding as well as longer term authorizations are provided, the benefit to both students and institutions in terms of freedom from uncertainty in planning (even for only months ahead), will be inestimable. We speak in particular to the several student financial aid programs. Under the present calendar—as this committee is well aware—the academic year is well underway before Congress has appropriated funds for the scholarship, fellowship, loan, and work-study programs that are being consolidated in this year's higher education amendments.

We in AAUW are aware that many families find themselves unable to meet the financial burden of sending a son or daughter to college at the time he, or she, should be entering. On the other hand the family income is too high to fit provisions of the needs tests that are a part of most student financial aid programs. We believe the guaranteed loan program, with its built-in interest subsidy has substantial merit—if safeguards can be written into it which would prevent the program's use as a source of "cheap money." As an illustration of misuse a parent might find it more expedient to pay for a car and borrow under the

program for a son or daugther's education.

We also believe the borrower logically could be expected to assume interest charges beginning in the second year following graduation. We believe such a requirement would be an incentive to earlier repayment

Tite I, the university services program, for which \$10 million was appropriated for the current year, calls for 75 percent Federal and 25 percent non-Federal sharing. We believe some flexibility in this provision might be written into this requirement to good advantage.

The association wishes that more money was being requested for strengthening college and research library resources. Although progress will be made through part C of title II and through the networks for knowledge toward institutional sharing of rare, scarce (and expensive) library resources, we believe easy access to library materials to be an invaluable aid to the college student and therefore wish the authorizations in parts A and B of title II could be larger.

We are pleased with the amendments to the Higher Education Act of 1965 in title VI which will provide grants to colleges and universities for laboratory and other teaching aids. This assistance will contribute to improvement in the quality of education being offered by

the participating institutions.

The association has supported and continues to support the Education Professions Act. It also believes that the start which can be made under the limited funds authorized in parts A and B of title XII for project grants and fellowships will launch a much needed program of training for public service.

Up to this point we have not mentioned our support for extension of the guidance counseling and testing titles of the NDEA which we support. The proposed new program of special services for disadvantaged students will act as a natural and vital supplement. It will also